



INSURANCE FRAUD INVESTIGATION DIVISION

Kentucky Office of Insurance

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Charges and Convictions Activity – October 2006

Beverly Ratliff Delauder – Delauder, a workers' compensation claimant, falsely informed Kentucky Employers Mutual Insurance (KEMI) that she was unemployed when in fact she worked for a doctor's office. On 8/24/06, Delauder was charged with one felony count of fraudulent insurance acts in Pike District Court, and pled guilty to the amended misdemeanor charge of fraudulent insurance acts. She received a 12 month sentence probated for 12 months. She was ordered to pay restitution in the amount of \$2,843.01 to KEMI, and pay a \$500 (\$1000 with \$500 suspended) fine to the Fraud Division for investigative expenses.

Eugene Hardin – submitted fake insurance identification cards to the Jefferson County Clerk on three occasions, 6/9/04, 6/13/05, and 6/19/06, in order to obtain vehicle registration on his 1988 Volvo. On 9/15/06, Hardin was charged with three felony counts of fraudulent insurance acts in Jefferson District Court.

Gregory Holbrook – submitted receipts to State Auto Insurance for injuries sustained in a motor vehicle accident in 2001 when in fact the injuries were pre-existing and unrelated to the accident. On 9/18/06, Holbrook was charged with one felony count of fraudulent insurance acts in Pike District Court, and pled guilty to the amended misdemeanor charge of fraudulent insurance acts. He received 12 months probated for five years and paid \$301.00 in restitution to State Auto, and must pay a \$150 (\$1000 with \$850 suspended) fine to the Fraud Division for investigative expenses, as well as \$135.50 in court costs.

Bonnie Kilgore – Kilgore, while an employee of the Martin County Farm Bureau office, received payments for insurance but failed to apply these payments to the policies. On 7/5/06, Kilgore was charged with one felony count of fraudulent insurance acts in Martin District Court. On 8/21/06, she pled guilty to the amended misdemeanor charge of fraudulent insurance acts. She received six months which was diverted for six months and must pay a \$250.00 fine to the Martin District Court. Kilgore's brother, the agency manager, repaid the policyholders.

James Levsey – submitted an altered receipt/estimate to State Farm Insurance after damaging a garage door with his vehicle. He indicated he paid for the repairs himself when in fact he had not. On 10/11/06, Levsey was charged with one felony count of fraudulent insurance acts in Boone District Court.

Phillip Newman and Alonzo McGill – On or about 8/17/06, Newman presented his CHA health insurance card to defendant Alonzo McGill, who used the card to obtain medical treatment totaling \$2,614.92. On 9/1/06, Newman and McGill were charged with one felony count each of fraudulent insurance acts in Madison District Court. On 10/3/06, each pled guilty to the amended misdemeanor charge of fraudulent insurance acts, and each received 360 days conditionally discharged for 360 days. Both were also ordered to pay full restitution in the amount of \$2,614.92.

Jeff Smith – presented a fake insurance identification card to the Metcalfe County Clerk in order to register a 1994 Toyota truck. On 10/12/06, Smith was charged with one felony count of fraudulent insurance acts in Metcalfe District Court.